



DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I HEREBY DECLARE:

THAT my residence, post office address, and citizenship are as stated below next to my name;

THAT I believe I am an original, first, and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled

**SYSTEMS AND METHODS FOR FACILITATING THE FLOW OF CAPITAL
THROUGH THE HOUSING FINANCE INDUSTRY**

(Attorney Docket No. 037607-0234)

the specification of which (check one)

 is attached hereto.

 X was filed on 12/15/2003 as United States Application Number
10/736,399

THAT I do not know and do not believe that the same invention was ever known or used by others in the United States of America, or was patented or described in any printed publication in any country, before we invented it;

THAT I do not know and do not believe that the same invention was patented or described in any printed publication in any country, or in public use or on sale in the United States of America, for more than one year prior to the filing date of this United States application;

THAT I do not know and do not believe that the same invention was first patented or made the subject of an inventor's certificate that issued in any country foreign to the United States of America before the filing date of this United States application if the foreign application was filed by us, or by our legal representatives or assigns, more than twelve months prior to the filing date of this United States application;

THAT I have reviewed and understand the contents of the above-identified specification, including the claim(s), as amended by any amendment specifically referred to above;

THAT I believe that the above-identified specification contains a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the invention, and sets forth the best mode contemplated by me of carrying out the invention; and

THAT I acknowledge the duty to disclose to the U.S. Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, §1.56.

I HEREBY CLAIM foreign priority benefits under Title 35, United States Code §119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate, or §365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below any foreign application for patent or inventor's certificate or of any PCT international application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application Number	Country	Foreign Filing Date	Priority Claimed?	Certified Copy Attached?

I HEREBY CLAIM the benefit under Title 35, United States Code § 119(e) of any United States provisional application(s) listed below.

U.S. Provisional Application Number	Filing Date
60/488,785	7/21/2003

I HEREBY CLAIM the benefit under Title 35, United States Code, §120 of any United States application(s), or § 365(c) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.

U.S. Parent Application Number	PCT Parent Application Number	Parent Filing Date	Parent Patent Number

I HEREBY APPOINT the registered attorneys and agents at Customer Number

34099

to have full power to prosecute this application and any continuations, divisions, reissues, and reexaminations thereof, to receive the patent, and to transact all business in the United States Patent and Trademark Office connected therewith.

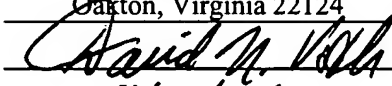
I request that all correspondence be directed to:

Jean M. Tibbetts
FOLEY & LARDNER LLP
Customer Number: 34099

Telephone: (414) 297-5531
Facsimile: (414) 297-4900

I UNDERSTAND AND AGREE THAT the foregoing attorneys and agents appointed by me to prosecute this application do not personally represent me or my legal interests, but instead represent the interests of the legal owner(s) of the invention described in this application.

I FURTHER DECLARE THAT all statements made herein of my own knowledge are true, and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Name of first inventor	David N. Voth
Residence	Oakton, Virginia
Citizenship	United States of America
Post Office Address	11812 Lyrac Court Oakton, Virginia 22124
Inventor's signature	
Date	8/13/04

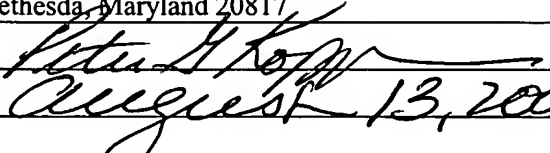
Name of second inventor	Richard N. Plotnick
Residence	Fairfax, Virginia
Citizenship	United States of America
Post Office Address	9205 Christopher Street Fairfax, Virginia 22031
Inventor's signature	<i>Richard N. Plotnick</i>
Date	8/23/04

Name of third inventor	Peter G. Kopperman
Residence	Bethesda, Maryland
Citizenship	United States of America
Post Office Address	8006 Greentree Road Bethesda, Maryland 20817
Inventor's signature	
Date	

Name of fourth inventor	Caroline R. Herron
Residence	Washington, DC
Citizenship	United States of America
Post Office Address	4236 Mathewson Drive, NW Washington, DC 20011
Inventor's signature	
Date	

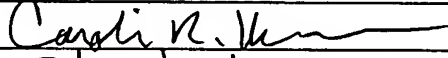
Name of fifth inventor	John A. Derwin
Residence	Washington, DC
Citizenship	United States of America
Post Office Address	3315 Wisconsin Avenue, #805 Washington, DC 20016
Inventor's signature	
Date	

Name of second inventor	Richard N. Plotnick
Residence	Fairfax, Virginia
Citizenship	United States of America
Post Office Address	9205 Christopher Street Fairfax, Virginia 22031
Inventor's signature	
Date	

Name of third inventor	Peter G. Kopperman
Residence	Bethesda, Maryland
Citizenship	United States of America
Post Office Address	8006 Greentree Road Bethesda, Maryland 20817
Inventor's signature	
Date	August 13, 2004

Name of fourth inventor	Caroline R. Herron
Residence	Washington, DC
Citizenship	United States of America
Post Office Address	4236 Mathewson Drive, NW Washington, DC 20011
Inventor's signature	
Date	

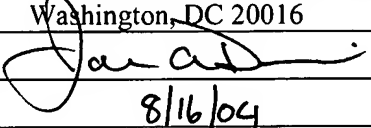
Name of fifth inventor	John A. Derwin
Residence	Washington, DC
Citizenship	United States of America
Post Office Address	3315 Wisconsin Avenue, #805 Washington, DC 20016
Inventor's signature	
Date	

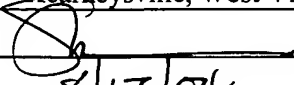
Name of second inventor	Richard N. Plotnick
Residence	Fairfax, Virginia
Citizenship	United States of America
Post Office Address	9205 Christopher Street Fairfax, Virginia 22031
Inventor's signature	
Date	
Name of third inventor	Peter G. Kopperman
Residence	Bethesda, Maryland
Citizenship	United States of America
Post Office Address	8006 Greentree Road Bethesda, Maryland 20817
Inventor's signature	
Date	
Name of fourth inventor	Caroline R. Herron
Residence	Washington, DC
Citizenship	United States of America
Post Office Address	4236 Mathewson Drive, NW Washington, DC 20011
Inventor's signature	
Date	8/12/04
Name of fifth inventor	John A. Derwin
Residence	Washington, DC
Citizenship	United States of America
Post Office Address	3315 Wisconsin Avenue, #805 Washington, DC 20016
Inventor's signature	
Date	

Name of second inventor	Richard N. Plotnick
Residence	Fairfax, Virginia
Citizenship	United States of America
Post Office Address	9205 Christopher Street Fairfax, Virginia 22031
Inventor's signature	
Date	

Name of third inventor	Peter G. Kopperman
Residence	Bethesda, Maryland
Citizenship	United States of America
Post Office Address	8006 Greentree Road Bethesda, Maryland 20817
Inventor's signature	
Date	

Name of fourth inventor	Caroline R. Herron
Residence	Washington, DC
Citizenship	United States of America
Post Office Address	4236 Mathewson Drive, NW Washington, DC 20011
Inventor's signature	
Date	

Name of fifth inventor	John A. Derwin
Residence	Washington, DC
Citizenship	United States of America
Post Office Address	3315 Wisconsin Avenue, #805 Washington, DC 20016
Inventor's signature	
Date	8/16/04

Name of sixth inventor	Sheilah A. Goodman
Residence	Kearneysville, West Virginia
Citizenship	United States of America
Post Office Address	8706 Leetown Road Kearneysville, West Virginia 25430
Inventor's signature	
Date	8/17/04
Name of seventh inventor	Michelle Y. Watson
Residence	Arlington, Virginia
Citizenship	Jamaica
Post Office Address	5614 8th Street N Arlington, Virginia 22205
Inventor's signature	
Date	
Name of eighth inventor	Laura L. McDonald
Residence	Arlington, Virginia
Citizenship	United States
Post Office Address	709 25th Street South Arlington, Virginia 22202
Inventor's signature	
Date	
Name of ninth inventor	Elizabeth H. Schamber
Residence	Heathsville, Virginia
Citizenship	United States
Post Office Address	457 Ridgeway Drive Heathsville, Virginia 22473
Inventor's signature	
Date	



Name of sixth inventor	Sheilah A. Goodman
Residence	Kearneysville, West Virginia
Citizenship	United States of America
Post Office Address	8706 Leetown Road Kearneysville, West Virginia 25430
Inventor's signature	
Date	
Name of seventh inventor	Michelle Y. Watson
Residence	Arlington, Virginia
Citizenship	Jamaica
Post Office Address	5614 8th Street N Arlington, Virginia 22205
Inventor's signature	<i>M. Y. Watson</i>
Date	8/16/2004
Name of eighth inventor	Laura L. McDonald
Residence	Arlington, Virginia
Citizenship	United States
Post Office Address	709 25th Street South Arlington, Virginia 22202
Inventor's signature	
Date	
Name of ninth inventor	Elizabeth H. Schamber
Residence	Heathsville, Virginia
Citizenship	United States
Post Office Address	457 Ridgeway Drive Heathsville, Virginia 22473
Inventor's signature	
Date	



Name of sixth inventor

Sheilah A. Goodman

Residence

Kearneysville, West Virginia

Citizenship

United States of America

Post Office Address

8706 Leetown Road
Kearneysville, West Virginia 25430

Inventor's signature

Date

Name of seventh inventor

Michelle Y. Watson

Residence

Arlington, Virginia

Citizenship

Jamaica

Post Office Address

5614 8th Street N
Arlington, Virginia 22205

Inventor's signature

Date

Name of eighth inventor

Laura L. McDonald

Residence

Arlington, Virginia

Citizenship

United States

Post Office Address

709 25th Street South
Arlington, Virginia 22202

Inventor's signature

Date

Name of ninth inventor

Elizabeth H. Schamber

Residence

Heathsville, Virginia

Citizenship

United States

Post Office Address

457 Ridgeway Drive
Heathsville, Virginia 22473

Inventor's signature

Date



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Residence	Kearneysville, West Virginia
Citizenship	United States of America
Post Office Address	8706 Leetown Road Kearneysville, West Virginia 25430
Inventor's signature	
Date	
Name of seventh inventor	Michelle Y. Watson
Residence	Arlington, Virginia
Citizenship	Jamaica
Post Office Address	5614 8th Street N Arlington, Virginia 22205
Inventor's signature	
Date	
Name of eighth inventor	Laura L. McDonald
Residence	Arlington, Virginia
Citizenship	United States
Post Office Address	709 25th Street South Arlington, Virginia 22202
Inventor's signature	
Date	
Name of ninth inventor	Elizabeth H. Schamber
Residence	Heathsville, Virginia
Citizenship	United States
Post Office Address	457 Ridgeway Drive Heathsville, Virginia 22473
Inventor's signature	<i>Elizabeth Schamber</i>
Date	<i>August 17, 2004</i>

Name of tenth inventor

J.
Richard McGhee

RM

Residence

Reston, Virginia

Citizenship

United States

Post Office Address

1704 Ascot Way
Reston, Virginia 20190

Inventor's signature

[Signature]

Date

08/12/04